

Fill in this information to identify the case:

Debtor 1 Albirdia D. Brown

Debtor 2

United States Bankruptcy Court for the: Northern District of Mississippi

Case number : 17-12178-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ditech Financial LLC

Court claim no. 12  
(if known):

Last 4 digits of any number you use to identify the debtor's account: 9698

Date of payment change: 08/05/2019  
Must be at least 21 days after date of this notice

New total payment: \$950.12  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$0.00

New escrow payment: \$237.92

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Albirdia D. Brown

First Name

Middle Name

Last Name

Case number (if known)

17-12178-JDW**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Julian Cotton

07/15/2019

Signature

Date

Print: Julian Cotton

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

bkcm@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION**

IN RE: ALBIRDIA D. BROWN

No: 17-12178-JDW  
CHAPTER 13

Debtor(s)

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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 15th day of July, 2019.

/S/ Julian Cotton

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JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
[bkcrm@padgettlawgroup.com](mailto:bkcrm@padgettlawgroup.com)  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 17-12178-JDW)**

Debtor

Albirdia D. Brown  
293 Cherry Brown Lane  
Ashland, MS 38603

Attorney

Heidi Schneller Milam  
P.O. Box 1169  
Southaven, MS 38671

Trustee

Locke D. Barkley  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

US Trustee

U. S. Trustee  
501 East Court Street, Suite 6-430  
Jackson, MS 39201

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ALBIRDIA D BROWN  
WENDELL W BROWN  
293 CHERRY BROWN LN  
ASHLAND MS 38603-7994

Statement Date: 05/31/2019  
Your Account Number: [REDACTED]

#### Questions?

View your detailed, up-to-date escrow transactions online at [myaccount.ditech.com](http://myaccount.ditech.com)

Call Customer Service at 1-800-643-0202  
Monday-Friday: 8 a.m. to 9 p.m. ET  
Saturday: 8 a.m. to 5 p.m. ET

## SECTION 1 WHY AM I RECEIVING THIS STATEMENT?

We review your escrow account every year to ensure it is properly funded, based on your upcoming taxes and/or insurance premiums. This statement provides details of any changes in your escrow account and resulting changes to your mortgage payment.

Our review shows your escrow account has a **shortage of \$1,142.00**. Once we pay your upcoming insurance and/or tax payments, your escrow account will fall below the required minimum balance. See Section 4 for details. Your monthly mortgage payment is also changing **August 05, 2019**. Your new payment amount depends on which option below you choose:

### OPTION 1: Pay Shortage Now

- Pay in full by check or money order by **Jul. 29, 2019**.
- Your new monthly mortgage payment will be \$854.95.

### OPTION 2: Spread Shortage Over 12 months (No action required)

- Add \$95.17 per month for 12 months to mortgage payment.
- Your new monthly mortgage payment will be \$950.12.

## SECTION 2 WHY ARE MY PAYMENTS CHANGING?

Changes to monthly escrow amounts are common. They're often caused by a change in your taxes and/or insurance premiums. This table shows how your escrow and mortgage payments are changing.

	Current Payment	Changes	OPTION 1 New Payment	OPTION 2 New Payment	
Due Date	12/05/2018		08/05/2019	08/05/2019	
Prin. & Finance Charge	\$712.20		\$712.20	\$712.20	
Escrow Payment	\$0.00	↑ \$142.75	\$142.75	\$142.75	
Escrow Shortage				\$95.17	
<b>TOTAL</b>	<b>\$712.20</b>	<b>↑ \$142.75</b>	<b>\$854.95</b>	<b>\$950.12</b>	You will be notified separately when your adjustable rate mortgage is scheduled to change.

We use anticipated payments from your escrow account to determine your monthly escrow payment:

Combined Property Insurance	\$1,713.00
<b>TOTAL OUTGOING PAYMENTS</b>	\$1,713.00 ÷ 12 months = <b>\$142.75 Monthly Escrow</b>

## SECTION 3 WHAT DO I NEED TO DO?

### TO PAY YOUR SHORTAGE NOW

- Send a check or money order in the amount of \$1,142.00, payable to Ditech Financial LLC by **Jul. 29, 2019**.
- Please write your Account Number and "Escrow Shortage" on the check.
- Send the coupon at the bottom of this statement along with your check in the enclosed envelope.
- Unfortunately, you cannot make your escrow shortage payment online or over the phone.

### TO SPREAD YOUR SHORTAGE OUT

No action is needed to spread your shortage payments out. If we don't receive a shortage check or money order from you, we'll automatically add shortage payments of \$95.17 to your monthly payment.

#### REMINDER

If you use automatic bill pay, please contact your bank to adjust your mortgage payment amount, due August 05, 2019.



Please detach this escrow shortage coupon, write your account number and "Escrow Shortage" on a check or money order made payable to **Ditech Financial LLC**, and mail both in the enclosed envelope with the mailing address visible in the window.



### ESCROW SHORTAGE COUPON

This coupon and mailing address are for your escrow shortage payment only. **DO NOT use for your regular monthly mortgage payment.**

ACCOUNT NUMBER: [REDACTED]

ALBIRDIA D BROWN  
WENDELL W BROWN  
293 CHERRY BROWN LN  
ASHLAND MS 38603-7994

Escrow Shortage Amount Due and Enclosed: **\$1,142.00**

DITECH FINANCIAL LLC  
PO BOX 7153  
PASADENA, CA 91109-7153

**SECTION 4 HOW IS MY ESCROW SHORTAGE CALCULATED?**

Every year, we analyze what you'll need to pay in taxes and/or insurance premiums. We then calculate the amount you'll likely need in escrow to pay these bills. To determine if you have enough funds in your escrow account, we use this formula:

Lowest Projected Balance	-	\$856.50	(in gray below)
- Minimum Escrow Balance	-	\$285.50	(in gray below)
<b>Shortage Amount</b>		<b>-\$1,142.00</b>	

Your escrow account has a minimum balance, as allowed by federal laws, state laws, or your mortgage contract. Your minimum balance includes up to two months of escrow payments to cover increases to your property taxes and/or homeowners insurance. Your minimum escrow balance is \$285.50.

This table shows expected payments in and out of your account over the next 12 months:

Date	What We Expect You to Pay to Escrow	What We Expect to Pay Out	Payment Description	Expected Balance	Balance Needed in Your Account
<b>Beginning Balance</b>				-\$856.50	\$285.50
08/19	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
09/19	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
10/19	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
11/19	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
12/19	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
01/20	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
02/20	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
03/20	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
04/20	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
05/20	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
06/20	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
07/20	\$142.75	\$142.75	HAZARD INS	-\$856.50	\$285.50
<b>Ending Balance</b>				<b>-\$856.50</b>	<b>\$285.50</b>
<b>TOTAL</b>	<b>\$1,713.00</b>	<b>\$1,713.00</b>			

**SECTION 5 WHAT HAPPENED SINCE MY LAST ESCROW REVIEW?**

In this table, you can see payments you made into your escrow account and outgoing payments we made from your escrow account. If we projected to pay out a significantly different amount, you'll see the difference noted in gray. These differences may impact whether you have enough funds in your escrow account.

Date	What You Actually Paid to Escrow	What We Expected You to Pay to Escrow	What We Actually Paid Out	What We Expected to Pay Out	Payment Description	Actual Balance	Expected Balance from Last Review
<b>Beginning Balance</b>						\$0.00	\$0.00
05/19			\$571.00		HAZARD INS	-\$571.00	\$0.00
06/19			\$142.75	E	HAZARD INS	-\$713.75	\$0.00
07/19			\$142.75	E	HAZARD INS	-\$856.50	\$0.00
<b>Ending Balance</b>						<b>-\$856.50</b>	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$856.50</b>	<b>\$0.00</b>			

E = estimated future payment

**SECTION 6 ADDITIONAL MESSAGES**

To the extent that you currently are protected by the automatic stay or have received a discharge from personal liability under the Bankruptcy Code, this Annual Escrow Account Disclosure Statement is for informational and/or compliance purposes only and is not a demand for payment from you personally or an attempt to impose personal liability. However, we retain the ability to enforce our lien on the property securing our account, subject to applicable provisions of the Bankruptcy Code and other applicable law.